

ABSTRACT

A financial account that represents value is maintained on behalf of an account holder. The financial account has a plurality of account identifiers that enable a party that presents a debit account identifier to effect a debit transaction in the account, or a party that presents a general account identifier to effect both debit and credit transactions in the account. A third party is permitted to effect a credit transaction in the account by presenting a credit identifier, which is an identifier different from the debit or general account identifiers. The credit identifier is insufficient to enable a third party to effect a debit transaction in the account.